

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ 2 Lien Avoidance

Last Revised August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

IN RE:

Case No. 21-17593 \_\_\_\_\_

Judge MBK \_\_\_\_\_

Anderson, Lois Joanne

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original

☒ Modified/Notice Required

Date: July 6, 2023

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: MBS

Initial Debtor: JA/Executor

Initial Co-Debtor:

**Part 1: Payment and Length of Plan**

- a. The debtor shall pay \$ 700 per month to the Chapter 13 Trustee, starting on October 1, 2021 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:  
☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:  
☒ Sale of real property  
Description: 336 Eastern Boulevard  
Proposed date for completion: December 31, 2023  
☐ Refinance of real property  
Description:  
Proposed date for completion:  
☐ Loan modification with respect to mortgage encumbering property  
Description:  
Proposed date for completion:
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan: There is a signed contract waiting for approval .

**Part 2: Adequate Protection ☒ NONE**

- a. Adequate protection payments will be made in the amount of \$ **None** to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to (creditor).
- b. Adequate protection payments will be made in the amount of \$ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Law Office of MaryBeth Schroeder	Type of Priority Administrative	Amount to be Paid 1300.00
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omestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
None			

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: [X]NONE**

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
None					

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: [X] NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
None					

**c. Secured claims excluded from 11 U.S.C. 506: [X] NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
None				

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [X] NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
None							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim

shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
<b>None</b>			

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

**Honda Financial Services**  
**Quicken Loans**

**g. Secured Claims to Be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
<b>None</b>		

**Part 5: Unsecured Claims ☐ NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
☐ Not less than \_\_\_\_\_ percent  
☐ *Pro Rata* distribution from any remaining funds

**b. Separately Classified Unsecured Claims** shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
<b>None</b>			

**Part 6: Executory Contracts and Unexpired Leases ☐ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
American Honda Finance	<b>0.00</b>	Installment account opened 5/1/2021 Credit Limit: \$10,079.00,	<b>Assume</b>	<b>0.00</b>

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [ X ] NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [ ] NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified
<b>Chase</b>	Residence	9847	32900 00	224000	0	9847
<b>BOA</b>	Residence	12707	32900 0	22400	0	12707

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
<b>None</b>					

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) **Trustee Commissions**
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

**d. Post-petition claims** The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_

Explain below <b>why</b> the Plan is being modified.	Explain below <b>how</b> the Plan is being modified.
Debtor is deceased	to sell the real property

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

: 07/06/2023

/s/ John Anderson as Executor for the Estate of Lois Anderson

Date:

Joint Debtor

Date: 07/06/2023

/s/MaryBeth Schroeder  
Attorney for the Debtor(s)

In re:  
Lois Joanne Anderson  
Debtor

Case No. 21-17593-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 10, 2023

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2023:

Recip ID	Recipient Name and Address
db	Lois Joanne Anderson, 336 Eastern Blvd, Bayville, NJ 08721-2925
519318245	Td Bank N.A., Greenville, SC 29601
519318248	Wells Fargo, Credit, Bureau DISPUTE, Des Moines, IA 50301

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 10 2023 21:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jul 10 2023 21:05:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519318229	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 10 2023 21:05:00	Honda Financial Services, PO Box 65507, Wilmington, DE 19808-0507
519318217	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 10 2023 21:05:00	American Honda Finance, Attn: National Bankruptcy Center, PO Box 168088, Irving, TX 75016-8088
519322430	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 10 2023 21:05:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519318216	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 10 2023 21:05:00	American Honda Finance, PO Box 168128, Irving, TX 75016-8128
519318218	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 10 2023 21:04:00	Bank of America, Attn: Bankruptcy, PO Box 982234, El Paso, TX 79998-2234
519318219	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 10 2023 21:04:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
519318220	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 10 2023 21:07:36	Best Buy/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
519318221	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 10 2023 21:07:18	Capital One Bank USA N, PO Box 31293, Salt Lake City, UT 84131-0293
519318222	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 10 2023 21:07:34	Capital One Bank USA N, Attn: Bankruptcy, PO Box 30281, Salt Lake City, UT 84130-0281
519355012	+ Email/PDF: ebn_ais@aisinfo.com	Jul 10 2023 21:07:29	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519450528	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 10 2023 21:07:14	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519318224	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 10 2023 21:07:28	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, PO Box 790034, Saint



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			Louis, MO 63179-0034
519318225	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 10 2023 21:05:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
519318226	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 10 2023 21:05:00	Comenitycb/boscov, PO Box 182120, Columbus, OH 43218-2120
519325346	Email/Text: mrdiscen@discover.com	Jul 10 2023 21:04:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519318227	Email/Text: mrdiscen@discover.com	Jul 10 2023 21:04:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
519318228	Email/Text: mrdiscen@discover.com	Jul 10 2023 21:04:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
519318223	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 10 2023 21:07:16	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
519318230	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 10 2023 21:07:13	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
519456344	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 10 2023 21:04:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519318231	Email/Text: PBNCNotifications@peritussservices.com	Jul 10 2023 21:04:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
519318232	Email/Text: PBNCNotifications@peritussservices.com	Jul 10 2023 21:04:00	Kohls/capone, PO Box 3115, Milwaukee, WI 53201-3115
519441362	Email/PDF: resurgentbknofications@resurgent.com	Jul 10 2023 21:07:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519318233	Email/Text: signed.order@pfwattorneys.com	Jul 10 2023 21:04:00	Pressler and Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
519450527	Email/Text: bnc-quantum@quantum3group.com	Jul 10 2023 21:05:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519318235	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 10 2023 21:05:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Ave, Detroit, MI 48226-3573
519318234	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 10 2023 21:05:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
519334903	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 10 2023 21:05:00	Rocket Mortgage, LLC fka Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519318236	Email/Text: bankruptcy@rubinrothman.com	Jul 10 2023 21:04:00	Rubin and Rothman, PO Box 9003, Islandia, NY 11749-9003
519318237	Email/PDF: SoFiBKNotifications@resurgent.com	Jul 10 2023 21:07:13	Sflndcorp, 1 Letterman Dr, San Francisco, CA 94129-1494
519337597	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jul 10 2023 21:07:13	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Salt Lake City, UT 84121-7285
519318238	Email/PDF: SoFiBKNotifications@resurgent.com	Jul 10 2023 21:07:27	Sofi Lending Corp, 375 Healdsburg Ave Ste 280, Healdsburg, CA 95448-4151
519318239	Email/PDF: gecsed@recoverycorp.com	Jul 10 2023 21:17:56	Syncb/ashley Homestore, C/o, PO Box 965036, Orlando, FL 32896-5036
519318240	Email/PDF: gecsed@recoverycorp.com	Jul 10 2023 21:07:13	Syncb/tjx Cos Dc, PO Box 965015, Orlando, FL 32896-5015
519321189	+ Email/PDF: gecsed@recoverycorp.com	Jul 10 2023 21:18:05	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519318241	Email/PDF: gecsed@recoverycorp.com	Jul 10 2023 21:07:18	Synchrony Bank/Tjx, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064

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User: admin

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519318242	Email/PDF: gecsedl@recoverycorp.com	Jul 10 2023 21:07:14	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519318244	Email/Text: bankruptcy@td.com	Jul 10 2023 21:05:00	Td Bank N.A., PO Box 219, Lewiston, ME 04243-0219
519318247	Email/Text: bankruptcy@td.com	Jul 10 2023 21:05:00	Td Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04240-7744
519454102	+ Email/Text: bncmail@w-legal.com	Jul 10 2023 21:05:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519326615	^ MEBN	Jul 10 2023 20:59:27	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519318243	Email/Text: bncmail@w-legal.com	Jul 10 2023 21:05:00	Target, c/o Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475
519318246	Email/Text: bncmail@w-legal.com	Jul 10 2023 21:05:00	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
519318249	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 10 2023 22:09:42	Wells Fargo Bank NA, 1 Home Campus MAC X2303-01A Fl 3, Des Moines, IA 50301
519334762	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 10 2023 21:07:39	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519332417	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 10 2023 21:17:59	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519318250	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 10 2023 22:09:53	Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, PO Box 10438, Des Moines, IA 50306-0438
519318251	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 10 2023 21:07:19	Wf/fmg, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 50

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0312-3

User: admin

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Form ID: pdf901

Total Noticed: 53

Albert Russo

docs@russotrustee.com

Brian C. Nicholas

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

MaryBeth Schroeder

on behalf of Debtor Lois Joanne Anderson marybeth@schroedermb-law.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5